

Fill in this information to identify the case:

Debtor 1 Valentino R. Ianetti

Debtor 2 Kelly S. Ianetti
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Pennsylvania

Case number 5:14-bk-05504-RNO

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor: U.S. Bank, National Association, as Trustee for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-3

Court claim no. (if known) 9-2

Last 4 digits of any number you use to identify the debtor's account: XXXXXX5038

Property address: 330 Deer Run
Number Street

Bushkill, PA 18324
City State ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is:

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on : MM / DD / YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as the date of this response is:

- a. Total postpetition ongoing payments due: (1/1/20 – 2/1/20) @ \$1,069.99; less suspense of \$459.69 (a) \$1,680.29
- b. Total fees, charges, expenses, escrow, and costs outstanding + (b) \$0.00
- c. Total. Add lines a and b. (c) \$1,680.29

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

01 / 01 / 2020
MM / DD / YYYY

Debtor 1

Valentino R. Ianetti

First Name

Middle Name

Last Name

Case number (if known) 5:14-bk-05504-RNO

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs the creditor must attach an itemized payment history disclosing the following amount from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applied.

/s/ Andrew M. Lubin
Signature

Date February 11, 2020

Print

Andrew M. Lubin, Esq.

First Name

Middle Name

Last Name

Title Attorney for Creditor

Company

Milstead & Associates, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1 E. Stow Road

Number

Street

Marlton, NJ 08053

City

State

ZIP Code

Contact phone (856) 482-1400

Email alubin@milsteadlaw.com

MFR Post-Petition Payment History for Filing



Preparation Date:

02/07/20

Prepared by:

Stephanie

Loan Information:

Loan Number	XXXXXX
Debtors Name - 1	KELLY RILEY
Debtors Name - 2	VALENTINO IANETTI
Property Address	1423 DEER RUN
Property State	PA

Bankruptcy Information:

Bankruptcy Case #	14-05504
Filing Date:	11/28/2014
Person filing:	Both
Number of previous filings:	1

Post petition due

Post petition due date:	01/01/20
Post petition \$\$\$ due:	\$1,680.29
Post petition insurance:	\$0.00
Post petition taxes:	\$0.00
Total Post petition due	\$1,680.29

Comment

Post-petition taxes and insurance included in annual escrow analysis and added to monthly payments.

Post-Petition Payment History Detail

Post pmt Rcpt	Post Due Dt Pd	Mo \$ Due	\$ Received	Comments
12/08/14	12/01/14	\$1,038.42	\$1,038.42	
01/05/15	01/01/15	\$1,038.42	\$1,038.42	
02/06/15	02/01/15	\$1,038.42	\$1,038.42	
03/06/15	03/01/15	\$1,038.42	\$1,038.42	
04/06/15	04/01/15	\$1,038.42	\$1,038.42	
05/11/15	05/01/15	\$1,038.42	\$1,038.42	
06/08/15	06/01/15	\$1,038.42	\$1,038.42	
07/10/15	07/01/15	\$1,038.42	\$1,038.42	
08/10/15	08/01/15	\$1,038.42	\$1,038.42	
09/14/15	09/01/15	\$1,038.42	\$1,038.42	
10/09/15	10/01/15	\$1,038.42	\$1,038.42	
11/13/15	11/01/15	\$1,038.42	\$1,038.42	
12/14/15	12/01/15	\$1,038.42	\$1,038.42	
01/14/16	01/01/16	\$1,038.42	\$1,038.42	
03/11/16	02/01/16	\$1,038.42	\$1,038.42	
	NSF	-\$1,038.42	-\$1,038.42	
03/23/16	02/01/16	\$1,038.42	\$1,038.42	
04/11/16	03/01/16	\$1,038.42	\$1,038.42	
05/16/16	04/01/16	\$1,038.42	\$1,038.42	
06/10/16	05/01/16	\$1,038.42	\$1,038.42	
07/15/16	Partial Payment	0.00	\$1,038.42	
08/15/16	06/01/16	\$1,038.57	\$1,038.42	
09/14/16	07/01/16	\$1,038.57	\$1,038.42	
10/07/16	08/01/16	\$1,038.57	\$1,038.42	
11/15/16	09/01/16	\$1,038.57	\$1,038.42	
12/15/16	10/01/16	\$1,038.57	\$1,038.42	
01/13/17	11/01/16	\$1,038.57	\$1,038.42	
02/15/17	12/01/16	\$1,038.57	\$1,038.57	
03/14/17	01/01/17	\$1,038.57	\$1,038.57	
04/14/17	02/01/17	\$1,038.57	\$1,038.57	
05/12/17	03/01/17	\$1,038.57	\$1,038.57	
06/15/17	04/01/17	\$1,038.57	\$1,038.57	
07/14/17	05/01/17	\$1,038.57	\$1,038.57	
08/11/17	06/01/17	\$1,038.57	\$1,038.57	
09/11/17	07/01/17	\$1,038.57	\$1,038.57	
10/13/17	08/01/17	\$1,038.57	\$1,038.57	
11/20/17	09/01/17	\$1,038.57	\$1,038.57	
12/15/17	10/01/17	\$1,050.71	\$1,088.57	
	11/01/17	\$1,050.71		
01/16/18	12/01/17	\$1,050.71	\$1,038.57	
02/20/18	01/01/18	\$1,050.71	\$1,038.57	
03/16/18	Partial Payment	0.00	\$1,038.57	
04/16/18	02/01/18	\$1,050.71	\$1,038.57	
05/16/18	03/01/18	\$1,050.71	\$1,050.71	
06/15/18	04/01/18	\$1,050.71	\$1,050.71	

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**IN THE UNITED STATES BANKRUPTCY COURT FOR
THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Valentino R. Ianetti and Kelly S. Ianetti,
Debtor(s)

Bankruptcy No. 5:14-bk-05504-RNO
Chapter 13

U.S. Bank, National Association, as Trustee for
the Structured Asset Investment Loan Trust
Mortgage Pass-Through Certificates, Series
2005-3,

Movant,

Valentino R. Ianetti and Kelly S. Ianetti,
Debtor(s) / Respondent(s),

and

Charles J. DeHart, III,
Trustee / Respondent.

CERTIFICATION OF SERVICE

Andrew M. Lubin, Esquire counsel for U.S. Bank, National Association, as Trustee for the Structured Asset Investment Loan Trust Mortgage Pass-Through Certificates, Series 2005-3, hereby certifies that a copy of the Response to Notice of Final Cure Mortgage Payment was served upon the following persons via electronic transmission or by regular first-class mail, postage pre-paid on February 11, 2020, addressed as follows:

Charles J. DeHart, III, 8125 Adams Drive, Suite A Hummelstown, PA 17036 <i>via electronic transmission and regular mail</i>	Phillip W. Stock 706 Monroe Street Stroudsburg, PA 18360 <i>via electronic transmission and regular mail</i>
Valentino R. Ianetti 1423 Deer Run Bushkill, PA 18324 <i>via regular mail</i>	Kelly S. Ianetti 1423 Deer Run Bushkill, PA 18324 <i>via regular mail</i>

MILSTEAD & ASSOCIATES, LLC

DATED: February 11, 2020

By: /s/Andrew M. Lubin
Andrew M. Lubin, Esquire
Attorney ID No. 54297
1 E. Stow Road
Marlton, NJ 08053
(856) 482-1400
Attorneys for Movant